Claims:

We claim:

A method for facilitating distribution of coupons for use at at least one store, comprising:

 a first user making a request to a coupon service bureau to obtain a targeted coupon for a targeted advantage; and

said coupon service bureau forwarding said targeted coupon to said first user.

2.. A method as recited in claim 1, further comprising:

the coupon service bureau metering at least one of: quantity of user requests, nature of user requests, quantity of coupon service bureau forwardings, and nature of coupon service bureau forwardings; and

billing the first user according to the number and nature of requests or forwardings.

- 3. A method as recited in claim 1, wherein the step of making includes employing a coupon device.
- 4. A method as recited in claim 3, wherein the coupon device is a device taken from a group of devices consisting of: a handheld device; a computing device; a smart card; a PDA; and a cell phone; and any combination of these devices.
- 5. A method as recited in claim 3, wherein the coupon device is provided to said first user by a coupon provider from a group of coupon providers consisting of: the Coupon Service Bureau; said at least one store; a product manufacturer; a service provider; a government agency; a family member; an employer of said first user; and any combination of these providers.
- 6. A method as recited in claim 1, wherein said targeted coupon is created by at least one coupon associate taken from a group of coupon associates consisting of: a particular store; a chain store;

a customer environment sensor; a weather sensor; a product manufacturer; at least one other user; a product manufacturer; a service provider; a government agency; a family member; an employer of said first user; said first user; a third party agent; a software agent; and any combination of these associates.

- 7. A method as recited in claim 1, wherein the targeted advantage is taken from a group of targeted advantages consisting of: product discount; service discount; duration of discount; rebate; service feature; service contract feature; product feature; ecological feature; safety feature; preferred instructions; an independent software agent; and any combination of these advantages.
- 8. A method as recited in claim 1, further comprising a further step taken from a group of further steps consisting of: at least one store referring said first user to at least one other store from which said first user can obtain a further advantage; said coupon information being created by a user; said coupon information being created by another agency; and any combination of these further steps.
- 9. A method as recited in claim 1, wherein the Coupon Service Bureau obtains the targeted coupon from said first user.
- 10. A method as recited in claim 1, further comprising obtaining user-specific imformation from said first user.
- 11. A method as recited in claim 10, wherein the user-specific information includes at least one piece of information taken from a group of information comprising: first user demographic information; time of day of the step of making; time of day of the step of employing; product information; rate of purchases in a given time for a given product or products; and user's age; gender; income; place of residence; marital status; number of family members; past buying

habits; level of education; hobbies; race; religion; and any combination of these pieces of information.

- 12. A method as recited in claim 3, further comprising modifying said targeted coupon based on a coupon-modifying criterion taken from a group of criteria consisting of: expiration date; number of other users using targeted coupons; current weather; predicted weather; news reports; movies; movie show times; user's buying history; stores record of sales; time of day; number of sales for that day; speed at which product is selling; prevailing market conditions; geopolitical events; fuel prices; demographic information; traffic patterns; gas prices; prevailing economic conditions; number of people in store at the moment or predicted to be in the store; time of day; terrorist alert level; nature of stores along the way to destination store; historical record of traffic problems; historical record of accidents; crime statistics; and any combination of these criteria.
- 13. A method as recited in claim 12, wherein said step of modifying said targeted coupon includes modifications taken from a group of modifications consisting of: deleting the targeted coupon; graphically modifying the targeted coupon; changing the targeted coupon value; and moving the targeted coupon from one location to another.
- 14. A method as recited in claim 6, further comprising a further step taken from a group of further steps consisting of:

at least one associate from said group of coupon associates monitoring and storing usage of said targeted coupon;

at least one coupon associate receiving targeted coupon use data from at least one other coupon associate from said group of targeted coupon associates;

said at least one coupon associate redeeming said targeted coupon after use of said targeted coupon by said first user;

one of said at least one coupon associate providing an identifier enabling use of said targeted coupon by a limited user population;

said first user employing said coupon to obtain said targeted advantage at said at least one store;

the coupon service bureau metering the number and nature of users employing coupons; the coupon service bureau billing each of the users according to the number and nature of users employing coupons;

and any combination of these further steps.

- 15. A method as recited in claim 1, wherein the step of forwarding includes at least one of: requiring a return of a previous coupon from said first user to the Coupon Service Bureau, and another user providing said targeted coupon to said Coupon Service Bureau in exchange for a previous coupon held by said first user.
- 16. A system to provide coupon business to at least one store, said system comprising:

 a coupon service bureau to provide coupon services to a group of users;

 at least one coupon creator to provide coupon information to the coupon service bureau,
 said coupon information being routed to a particular set of users from said group of users in
 satisfying a business criteria of at least one store from said at least one store.
- 17. A system as recited in claim 16, wherein said coupon information is related to an object taken from a group of objects consisting of: at least one product; at least one service; a combination of at least one product and at least one service; a reward; and any combination of these objects.
- 18. A system as recited in claim 16, having a limitation taken from a group of limitations consisting of: wherein at least one of said users has an electronic coupon device; wherein said electronic coupon device includes the coupon information; wherein said users are recipients of at least a portion of the coupon information; wherein said coupon information includes information taken from a list of information consisting of: product information, service information, an amount of a discount, a duration of the discount; a specific set of recipients of the discount, and any combination of these limitations.

19. An article of manufacture comprising a computer usable medium having computer readable program code means embodied therein for causing facilitation of distribution of coupons, the computer readable program code means in said article of manufacture comprising computer readable program code means for causing a computer to effect the steps of claim 1.

- 20. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for facilitating distribution of coupons, said method steps comprising the steps of claim 1.
- 21. A computer program product comprising a computer usable medium having computer readable program code means embodied therein for causing provision of coupon business to at least one stores, the computer readable program code means in said computer program product comprising computer readable program code means for causing a computer to effect the functions of claim 16.
- 22. An apparatus for facilitating distribution of coupons for use at at least one store, comprising: a coupon service bureau receiver to receive a request from a first user to obtain a targeted coupon for a targeted advantage; and

a coupon service bureau transmitter to forward said targeted coupon to said first user.

- 23. A computer program product comprising a computer usable medium having computer readable program code means embodied therein for causing facilitation distribution of coupons, the computer readable program code means in said computer program product comprising computer readable program code means for causing a computer to effect the functions of claim 22.
- 24. An apparatus comprising:

a portable coupon device used by a coupon user to provide user information;

an information processor for using said user information in providing a coupon advantage to said coupon user; and

a coupon downloader for downloading a coupon to said device.

- 25. An apparatus as recited in claim 24, further comprising an information transmitter to provide feedback to at least one coupon associate.
- 26. An apparatus as recited in claim 24, having a limitation taken from a group of limitations consisting of:

wherein said downloading is done from a provider taken from a group of providers consisting of: an Internet provider, a web site, a kiosk in a store, and a kiosk in a mall;

wherein said feedback includes data taken from groups of data consisting of: demographic information, buyer information, product information, time of day, service cost, product cost, and any combination of these data;

wherein said feedback to device users includes special information taken from a group of special information consisting of: product information, better offers at other stores, duration that coupon is good for, and any combination of these special information;

wherein said coupon service bureau is a third party that performs a task taken from a group of tasks consisting of: altering user of other similar coupons, alerting users as to location of products, and suggesting other coupon advantages;

wherein said coupon device permits said user to electronically trade and exchange coupons over a coupon exchange network maintained by the coupon service bureau;

wherein coupon exchange employs an exchange technique taken from a group of techniques consisting of: barter, sale, auction, and any combination of these techniques;

wherein the electronic exchange is restricted by a restriction taken from a group of restrictions consisting of: time limitations, location of a store limitations, location of exchangers of electronic coupons limitations, product limitations, and price limitations;

wherein the portable coupon device presents auxiliary information: taken from a group of auxiliary information consisting of: advertisements, product information, product manuals, consumer reports, and safety information;

wherein the user is a user taken from groups of users consisting of: individuals, companies, corporations, community groups, and governmental groups, and any combination of said groups;

wherein said user information is used to provide a set of coupons to said user;
wherein the user sends particular coupon information to the Coupon Service Bureau; and
wherein the coupon may only be used by a particular recipient; and any combination of
these limitations.

- 27. A method as recited in claim 1, wherein the targeted advantage is an advantage taken from a group of advantages consisting of: a product discount, a service discount, a duration of discount, a rebate, a service feature, a service contract feature, a product feature, an ecological feature, a safety feature, a preferred instruction, and any combination of these advantages.
- 28. A computer program product comprising a computer usable medium having computer readable program code means embodied therein for causing facilitation distribution of coupons, the computer readable program code means in said computer program product comprising computer readable program code means for causing a computer to effect the functions of claim 24.